

Exhibit 99.2



CAPSTAR™

FINANCIAL HOLDINGS, INC.

**First Quarter 2018
Earnings Call
April 27, 2018**

Disclaimer

Terminology

The terms “we,” “our,” “us,” “the Company,” “CSTR” and “CapStar” that appear in this presentation refer to CapStar Financial Holdings, Inc. and its wholly-owned subsidiary, CapStar Bank. The terms “CapStar Bank,” “the bank” and “our bank” that appear in this presentation refer to CapStar Bank.

Contents of Presentation

Except as is otherwise expressly stated in this presentation, the contents of this presentation are presented as of the date on the front cover of this presentation.

Market Data

Market data used in this presentation has been obtained from government and independent industry sources and publications available to the public, sometimes with a subscription fee, as well as from research reports prepared for other purposes. Industry publications and surveys and forecasts generally state that the information contained therein has been obtained from sources believed to be reliable. CSTR did not commission the preparation of any of the sources or publications referred to in this presentation. CSTR has not independently verified the data obtained from these sources, and, although CSTR believes such data to be reliable as of the dates presented, it could prove to be inaccurate. Forward-looking information obtained from these sources is subject to the same qualifications and the additional uncertainties regarding the other forward-looking statements in this presentation.

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This presentation includes the following financial measures that have been prepared other than in accordance with generally accepted accounting principles in the United States (“non-GAAP financial measures”): pre-tax, pre-provision net income, pre-tax, pre-provision return on average assets, tangible equity, tangible common equity, tangible assets, return on average tangible equity, return on average tangible common equity, book value per share (as adjusted), tangible book value per share (as reported and as adjusted), tangible equity to tangible assets, tangible common equity to tangible assets and adjusted shares outstanding at end of period. CSTR non-GAAP financial measures (i) provide useful information to management and investors that is supplementary to its financial condition, results of operations and cash flows computed in accordance with GAAP, (ii) enable a more complete understanding of factors and trends affecting the Company’s business, and (iii) allow investors to evaluate the Company’s performance in a manner similar to management, the financial services industry, bank stock analysts and bank regulators; however, CSTR acknowledges that its non-GAAP financial measures have a number of limitations. As such, you should not view these disclosures as a substitute for results determined in accordance with GAAP, and they are not necessarily comparable to non-GAAP financial measures that other companies use. See the Appendix to this presentation for a reconciliation of non-GAAP financial measures to the most directly comparable GAAP financial measures.

Safe Harbor Statements

Certain statements in this presentation are forward-looking statements that reflect our current views with respect to, among other things, future events and our financial and operational performance. These statements are often, but not always, made through the use of words or phrases such as “may,” “should,” “could,” “predict,” “potential,” “believe,” “will likely result,” “expect,” “continue,” “will,” “anticipate,” “seek,” “aspire,” “estimate,” “intend,” “plan,” “project,” “projection,” “forecast,” “roadmap,” “goal,” “target,” “guidance,” “would,” and “outlook,” or the negative version of those words or other comparable words of a future or forward-looking nature. These forward-looking statements are not historical facts, and are based on current expectations, estimates and projections about our industry, management’s beliefs and certain assumptions made by management, many of which, by their nature, are inherently uncertain and beyond our control. The inclusion of these forward-looking statements should not be regarded as a representation by us or any other person that such expectations, estimates and projections will be achieved. Accordingly, we caution you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions and uncertainties that are difficult to predict. Although we believe that the expectations reflected in these forward-looking statements are reasonable as of the date made, actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. There are or will be important factors that could cause our actual results to differ materially from those indicated in these forward-looking statements, including, but not limited to, the following:

Economic conditions (including interest rate environment, government economic and monetary policies, the strength of global financial markets and inflation and deflation) that impact the financial services industry as a whole and/or our business; the concentration of our business in the Nashville metropolitan statistical area (“MSA”) and the effect of changes in the economic, political and environmental conditions on this market; increased competition in the financial services industry, locally, regionally or nationally, which may adversely affect pricing and the other terms offered to our clients; our dependence on our management team and board of directors and changes in our management and board composition; our reputation in the community; our ability to execute our strategy and to achieve our loan ROAA and efficiency ratio goals, hire seasoned bankers, loan and deposit growth through organic growth and strategic acquisitions; credit risks related to the size of our borrowers and our ability to adequately identify, assess and limit our credit risk; our concentration of large loans to a small number of borrowers; the significant portion of our loan portfolio that originated during the past two years and therefore may less reliably predict future collectability than older loans; the adequacy of reserves (including our allowance for loan and lease losses) and the appropriateness of our methodology for calculating such reserve; non-performing loans and leases; non-performing assets; charge-offs, non-accruals, troubled debt restructurings, impairments and other credit-related issues; adverse trends in the healthcare service industry, which is an integral component of our market’s economy; our management of risks inherent in our commercial real estate loan portfolio, and the risk of a prolonged downturn in the real estate market, which could impair the value of our collateral and our ability to sell collateral upon any foreclosure; governmental legislation and regulation, including changes in the nature and timing of the adoption and effectiveness of new requirements under the Dodd-Frank Act of 2010, as amended, Basel guidelines, capital requirements, accounting regulation or standards and other applicable laws and regulations; the impact of the Tax Cuts and Job Act of 2017 on the Company and its financial performance and results of operations; the loss of large depositor relationships, which could force us to fund our business through more expensive and less stable sources; operational and liquidity risks associated with our business, including liquidity risks inherent in correspondent banking; volatility in interest rates and our overall management of interest rate risk, including managing the sensitivity of our interest-earning assets and interest-bearing liabilities to interest rates, and the impact to our earnings from a change in interest rates; the potential for our bank’s regulatory lending limits and other factors related to our size to restrict our growth and prevent us from effectively implementing our business strategy; strategic acquisitions we may undertake to achieve our goals; the sufficiency of our capital, including sources of capital and the extent to which we may be required to raise additional capital to meet our goals; fluctuations in the fair value of our investment securities that are beyond our control; deterioration in the fiscal position of the U.S. government and downgrades in Treasury and federal agency securities; potential exposure to fraud, negligence, computer theft and cyber-crime; the adequacy of our risk management framework; our dependence on our information technology and telecommunications systems and the potential for any systems failures or interruptions; our dependence upon outside third parties for the processing and handling of our records and data; our ability to adapt to technological change; the financial soundness of other financial institutions; our exposure to environmental liability risk associated with our lending activities; our engagement in derivative transactions; our involvement from time to time in legal proceedings and examinations and remedial actions by regulators; the susceptibility of our market to natural disasters and acts of God; and the effectiveness of our internal controls over financial reporting and our ability to remediate any future material weakness in our internal controls over financial reporting.

The foregoing factors should not be construed as exhaustive and should be read in conjunction with those factors that are detailed from time to time in the Company’s periodic and current reports filed with the Securities and Exchange Commission, including those factors included in the Company’s Annual Report on Form 10-K for the year ended December 31, 2017 under the headings “Item 1A. Risk Factors” and “Cautionary Note Regarding Forward-Looking Statements” and in the Company’s Quarterly Reports on Form 10-Q and Current Reports on Form 8-K. If one or more events related to these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, actual results may differ materially from our forward-looking statements. Accordingly, you should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date of this presentation, and we do not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by law. New risks and uncertainties may emerge from time to time, and it is not possible for us to predict their occurrence or how they will affect us.

1Q18 Financial Results

Our vision for CapStar is to be a high performing financial institution known for **sound, profitable, growth**. First quarter results demonstrating execution of this strategy are highlighted below.

- **Soundness:**

- Allowance for Loan Losses at 1.41% of gross loans
- NPA's/Loans+ OREO down 15 basis points to 0.13% from the fourth quarter of 2017
- Net Recovery of \$165K for the quarter

- **Profitability:**

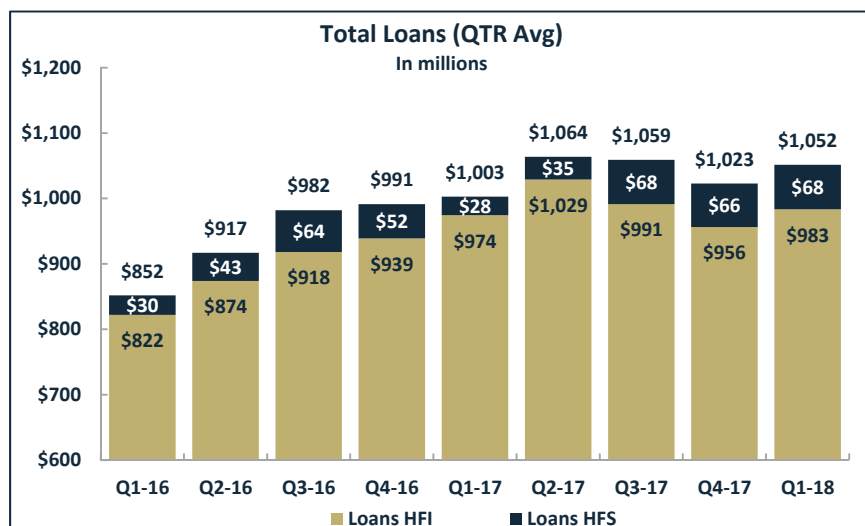
- Net Income was \$3.2MM and Fully Diluted EPS of \$0.25. ROAA was 0.96%
- Net Interest Margin expanded to 3.37% from 3.26% in the fourth quarter of 2017
- Pre-tax Pre-Provision income up 18% over the prior year*

- **Growth:**

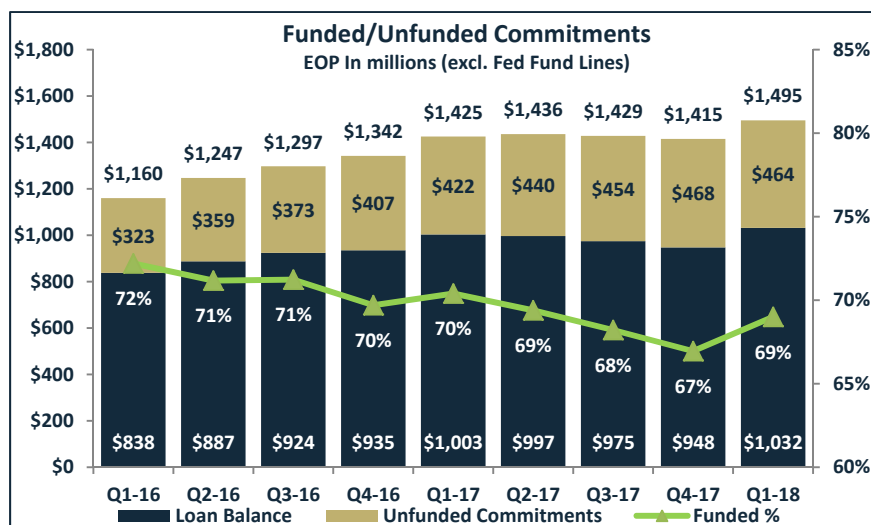
- Record EOP quarterly Loan growth of \$84MM from 4Q17
- Average DDA increased 29% over the prior year
- Treasury Management and other Deposit service charges increased 22% over the prior year
- SBA team liftout (5 FTE)

*Reconciliation provided in non-GAAP tables

Loan Growth



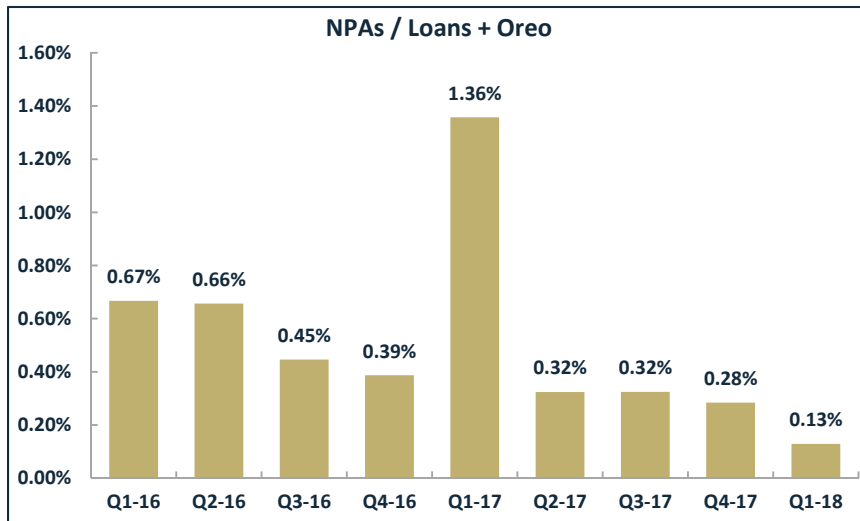
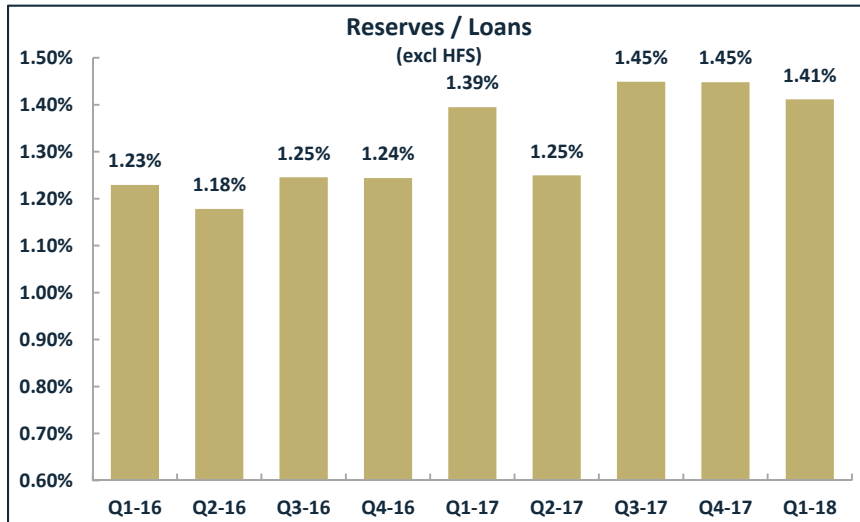
- Record EOP loan growth of \$84MM.
- Growth occurred across all client segments, led by C&I and CRE.
- Unfunded commitments provide opportunity for future growth.



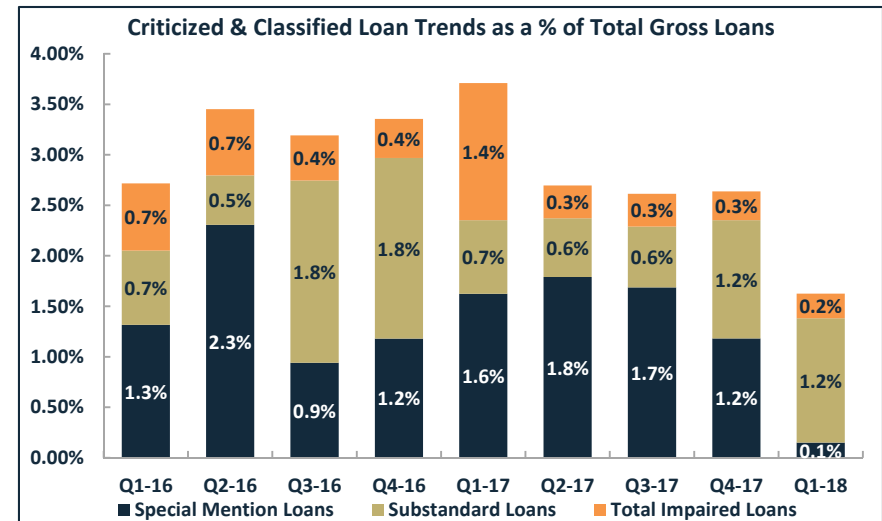
	Q1-18	Change Vs. Q4-17*		Change Vs. Q1-17	
	\$	\$	%	\$	%
Balance Sheet (EOP Balances)					
Commercial and Industrial	\$ 408	\$ 35	38%	\$ (12)	-3%
Commercial Real Estate	390	39	45%	29	8%
Consumer Real Estate	104	2	6%	4	4%
Construction and Land Development	92	9	46%	18	24%
Consumer	10	3	157%	5	112%
Other	28	(4)	-47%	(15)	-35%
Total Loans HFI	\$ 1,032	\$ 84	36%	\$ 28	3%
Loans - Healthcare	162	6	17%	(39)	-19%
Total Loans HFI - excl. Healthcare	\$ 870	\$ 78	40%	\$ 67	8%

*Annualized % change from 4Q17 to 1Q18

Credit Quality



- Net Recovery of \$165K for the quarter.
- NPAs/Loans + OREO down 15 bps vs. last quarter.
- Non-performing loans declined from last quarter.



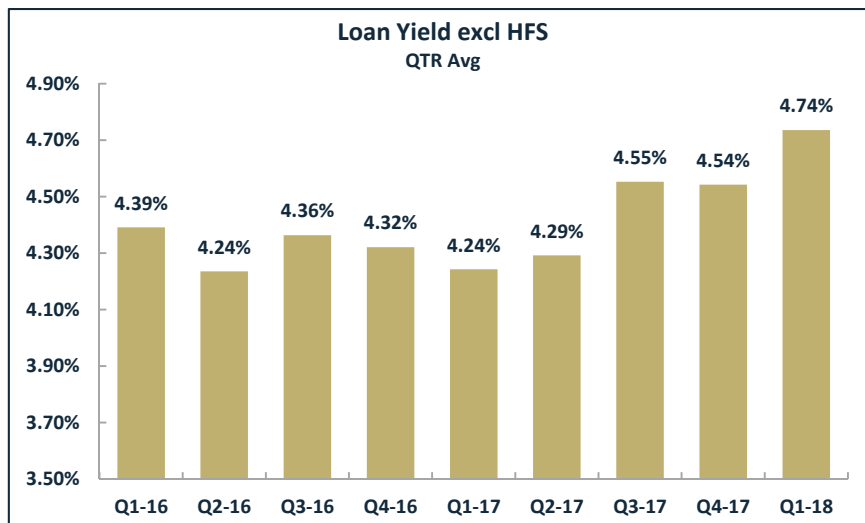
Summary Financials 1Q18

Over the past year, we have repositioned the Balance Sheet for an improved earnings profile.

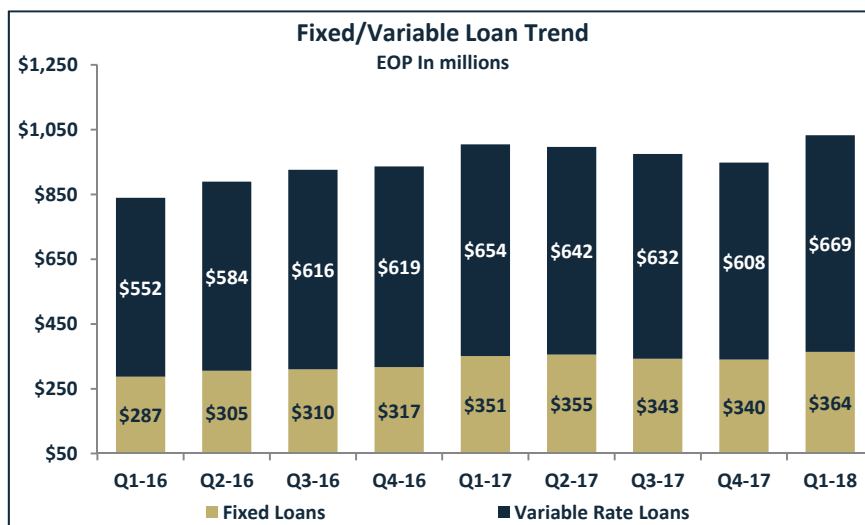
	Three Months Ended March 31,			
	\$ in millions			
	2018	2017	% Change	
Balance Sheet (Period Averages)				
Cash & Securities	\$ 264	\$ 296	-11%	} Mix shift of cash and securities into higher yielding assets (loans). Total Assets relatively flat to prior year.
Total Loans (Incl HFS)	1,052	1,003	5%	
Total Assets	1,351	1,340	1%	
Deposits	1,111	1,144	-3%	} Growing low-cost deposits and letting higher cost deposits roll off
Demand Deposits	270	210	29%	
Total Equity	148	142	5%	
Income Statement				
Net Interest Income	\$ 10.8	\$ 9.9	9%	
Non-Interest Income	3.1	2.1	45%	← Strategy to diversify fee businesses paying off
Total Revenue	13.9	12.1	15%	
Provision for Loan Losses	0.7	3.4	-80%	
Non-Interest Expense	9.6	8.4	14%	← Continued investment for future growth
Income before Income Taxes	3.7	0.3	1191%	
Income Tax Expense	0.5	(0.0)	-1124%	
Net Income	3.2	0.3	862%	
Pre-tax Pre-Provision Income*	4.4	3.7	18%	← Positive earnings growth
Diluted Net Earnings per Share	\$0.25	\$0.03	848%	
Tangible Book Value per Share, Reported*	\$11.34	\$11.14	2%	
ROAA	0.96%	0.10%	86 bp	
Net Interest Margin	3.37%	3.12%	25 bp	← Expanding margin with mix shift and interest rate increases

*Reconciliation provided in non-GAAP tables

Loan Yields



- The average loan yield increased 20 bps from the prior quarter.
- Variable rate loans are repricing as expected and improved the overall loan yield 10 bps.
- 65% of our loan portfolio is variable rate and predominantly tied to 1 month LIBOR.

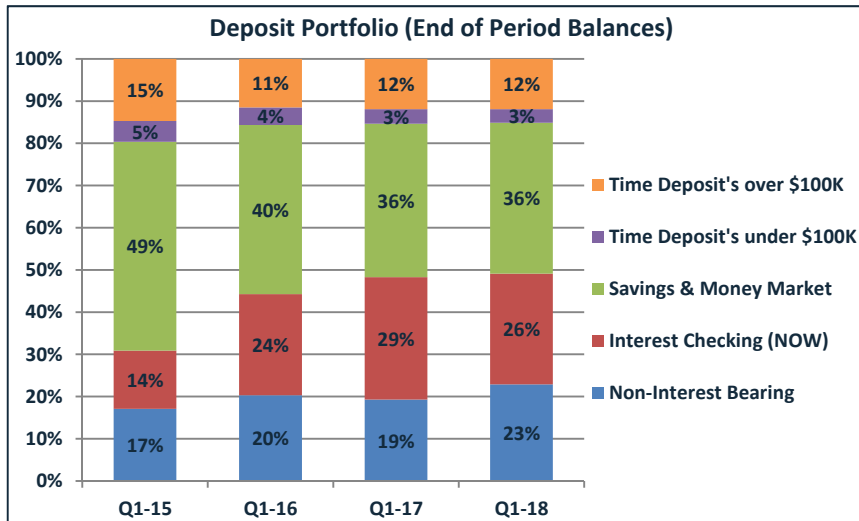
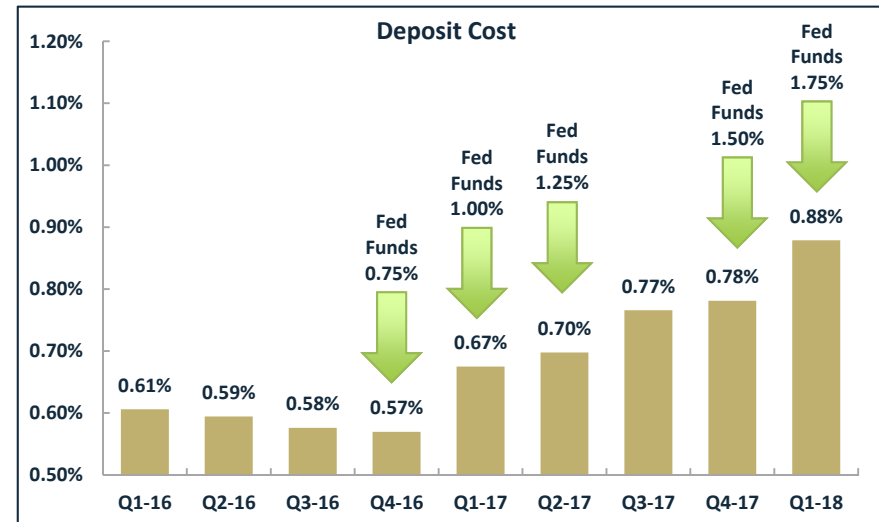


Loan Yield Rollforward

4Q17 (Avg)	4.54%
New Loan Production	0.00%
Repricing of Variable Rate Loans	0.10%
Loan Volume/Mix	0.08%
Increase in Loan Fees	0.02%
1Q18 (Avg)	4.74%

Deposit Growth and Costs

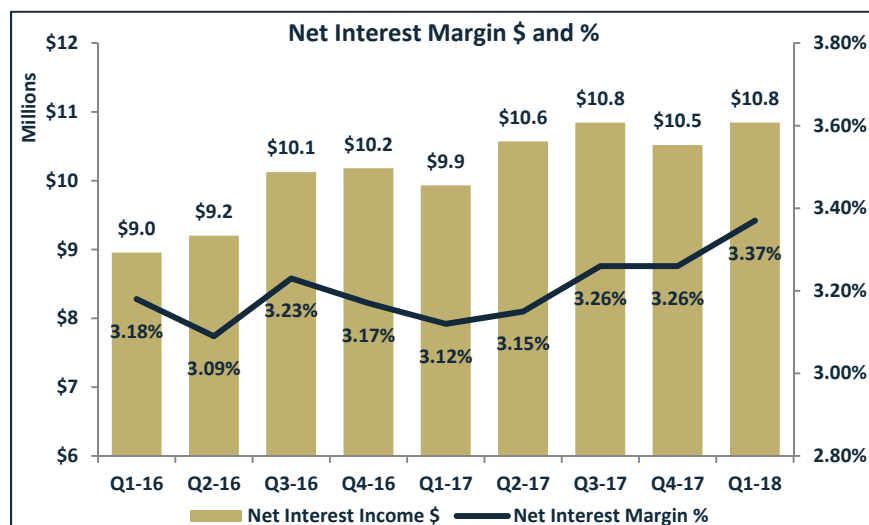
- With the last five rate increases (+125 bps), we have held our deposit costs to a 24% beta (0.58%-0.88% with a 125 bps increase in Fed Funds).
- 49% of our deposit book is in some form of checking account (DDA & NOW).
- We are growing the right type of deposits → DDA growth of 27% over 4Q17 averages and 29% over 1Q17.



	Q1-18		Change Vs. Q4-17*		Change Vs. Q1-17	
	\$	%	\$	%	\$	%
Balance Sheet (Avg Balances)						
Non-Interest Bearing	\$ 270	27%	\$ 17	27%	\$ 60	29%
Interest Checking (NOW)	286	6%	4	6%	(44)	-13%
Savings & Money Market	380	38%	33	38%	(55)	-13%
Time Deposit's under \$100K	36	3%	(1)	-11%	(4)	-11%
Time Deposit's over \$100K	139	14%	(23)	-58%	11	9%
Deposits	\$ 1,111	11%	\$ 30	11%	\$ (32)	-3%

* Annualized % Change from 4Q17 to 1Q18

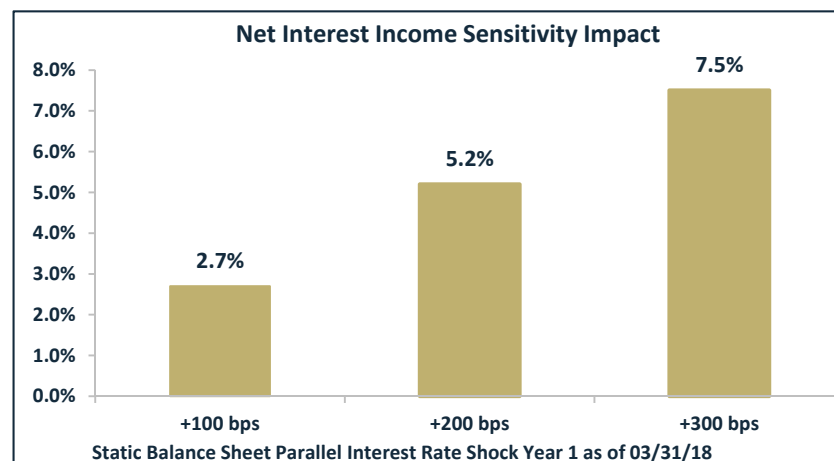
Net Interest Margin



- Asset sensitive balance sheet positions us well in a rising rate environment.
- Our NIM increased 11 bps due to:
 - Improved balance sheet mix
 - Variable rate loan book repricing with rate increases
 - Deposit costs impacted net interest margin 9 bps

Net Interest Margin

4Q17 (Avg)	3.26%
Loan Volumes & Pricing	0.17%
Increase in Loan Fees	0.02%
Increase in Deposit Costs	-0.09%
Investment & Cash Mix	0.01%
1Q18 (Avg)	3.37%



Non-Interest Income

We have diversified our fee businesses and Non-interest income grew 45% over the prior year

(Dollars in thousands)	Three Months Ended				
	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Non-Interest Income					
Treasury Management and Other Deposit Service Charges	\$ 402	\$ 419	\$ 427	\$ 342	\$ 329
Loan Commitment Fees	387	124	223	187	236
Net Gain (Loss) on Sale of Securities	0	(108)	9	40	(6)
Tri-Net Fees	528	254	367	297	84
Mortgage Banking Income	1,313	1,621	2,030	1,370	1,216
Other	460	426	316	430	275
Total Non-Interest Income	\$ 3,090	\$ 2,736	\$ 3,372	\$ 2,666	\$ 2,134
<i>Average Assets</i>	<i>\$ 1,351,129</i>	<i>\$ 1,329,621</i>	<i>\$ 1,367,993</i>	<i>\$ 1,393,331</i>	<i>\$ 1,340,237</i>
<i>Non-Interest Income / Average Assets</i>	<i>0.93%</i>	<i>0.82%</i>	<i>0.98%</i>	<i>0.77%</i>	<i>0.65%</i>

- Treasury Management and Other Deposit Service charges have steadily increased 22% over prior year as we gain share of wallet with our client base.
- Loan Fees up 64% with higher production levels.
- Record Tri-Net fees.
- Mortgage fees declined due to seasonality.
- Other income increased primarily due to Wealth Management fees. AUM now over \$100MM.

Non-Interest Expense

We continue to make investments in our future growth by hiring new talent

(Dollars in thousands)	Three Months Ended				
	March 31, 2018	December 31, 2017	September 30, 2017	June 30, 2017	March 31, 2017
Non-Interest Expense					
Salaries and Employee Benefits	\$ 6,257	\$ 5,411	\$ 5,119	\$ 4,784	\$ 5,086
Data Processing & Software	798	746	709	711	621
Professional Fees	474	473	336	350	365
Occupancy	521	507	531	539	449
Equipment	539	467	564	544	496
Regulatory Fees	203	234	270	301	307
Other	788	861	947	990	1,052
Total Non-Interest Expense	\$ 9,580	\$ 8,699	\$ 8,474	\$ 8,217	\$ 8,376
<i>Efficiency Ratio</i>	<i>68.8%</i>	<i>65.6%</i>	<i>59.6%</i>	<i>62.1%</i>	<i>69.4%</i>
<i>Average Assets</i>	<i>\$ 1,351,129</i>	<i>\$ 1,329,621</i>	<i>\$ 1,367,993</i>	<i>\$ 1,393,331</i>	<i>\$ 1,340,237</i>
<i>Non-Interest Expense / Average Assets</i>	<i>2.88%</i>	<i>2.60%</i>	<i>2.46%</i>	<i>2.37%</i>	<i>2.53%</i>
<i>FTE</i>	<i>182</i>	<i>175</i>	<i>168</i>	<i>169</i>	<i>168</i>

- Salary and Employee Benefits increased due to:
 - Increase in FTE and associated acquisition cost
 - 11 of the 14 new hires have been sales facing roles
 - Higher FICA in Q1
 - Increase in the incentive accrual.
- Data Processing and Software increased due to increased volumes and implementation of new mortgage banking software.

Effective Tax Rate with Stock Compensation Benefits

- We have 440K stock options and organizer warrants expiring in Q4-2018.
- Our normalized tax rate will be impacted by the exercise of these grants depending on the stock price at the date of exercise.

	1Q18	
	Effective Tax Rate	\$ in thousands
Normalized income tax expense	23.0%	\$846
Excess tax benefit	-9.9%	(363)
Income tax expense	13.1%	\$ 483

Assumed Stock Price -->	Stock Price Sensitivity					
	\$17.00	\$18.00	\$19.00	\$20.00	\$21.00	\$22.00
2018 Estimated Income tax benefit from stock compensation transactions*	\$ (535,087)	\$ (650,159)	\$ (765,231)	\$ (880,304)	\$ (995,376)	\$ (1,110,449)

*Assumes all 2018 expiring stock options and organizer warrants are exercised in 2018

*Assumes current statutory tax rates

Capital

- Capital ratios are above regulatory guidelines.

<u>Capital Ratios</u>	Q1-18	Q4-17	Q3-17	Q2-17	"Well Capitalized" Guidelines
Tangible Equity / Tangible Assets*	10.35%	10.51%	10.35%	9.65%	NA
Tangible Common Equity / Tangible Assets*	9.70%	9.84%	9.68%	8.99%	NA
Tier 1 Leverage Ratio	10.91%	10.77%	10.36%	9.77%	≥ 5.00%
Tier 1 Risk Based Capital Ratio	11.11%	11.41%	11.28%	10.54%	≥ 8.00%
Total Risk Based Capital Ratio	12.22%	12.52%	12.41%	11.51%	≥ 10.00%

*Reconciliation provided in non-GAAP tables

Key Takeaways*

- CapStar's strategy remains one of sound, profitable growth.
- Focused on increasing primary bank status with more clients.
- Organic growth opportunities through market share takeaway and creation of new business lines.
- Remain committed to delivering sustainable ROAA of 1.00% or greater by end of 2018.
- Efficiency ratio trending to low 60%'s by 4Q18.
- Exploration of M&A opportunities, lift-outs of established teams of bankers and new non-interest income initiatives.

*Refer to "Safe Harbor Statements" on page 3



Appendix: Historical Financials

Historical Financials

	Three Months Ended March 31,		Twelve Months Ended December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
STATEMENT OF INCOME DATA									
Interest Income	\$ 13,744	\$ 11,979	\$ 51,515	\$ 45,395	\$ 40,504	\$ 38,287	\$ 41,157	\$ 33,966	\$ 23,454
Interest Expense	2,898	2,047	9,651	6,932	5,731	5,871	6,576	6,682	7,146
Net Interest Income	10,846	9,932	41,863	38,463	34,773	32,416	34,581	27,284	16,308
Provision for Loan and Lease Losses	678	3,405	12,870	2,829	1,651	3,869	938	3,968	1,897
Non-Interest Income	3,090	2,134	10,908	11,084	8,884	7,419	1,946	1,935	874
Non-Interest Expense	9,580	8,376	33,765	33,129	30,977	28,562	25,432	19,021	13,211
Income before Income Taxes	3,678	285	6,136	13,590	11,029	7,404	10,157	6,230	2,073
Income Tax Expense	483	(47)	4,635	4,493	3,470	2,412	3,749	(3,168)	-
Net Income	3,195	332	1,501	9,097	7,559	4,992	6,408	9,398	2,073
Pre-Tax Pre-Provision Net Income *	4,355	3,690	19,006	16,419	12,680	11,273	11,095	10,197	3,970

* Reconciliation provided in non-GAAP tables

Historical Financials

	As of March 31,		As of December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
BALANCE SHEET (AT PERIOD END)									
Cash & Due From Banks	\$ 51,125	\$ 60,039	\$ 82,797	\$ 80,111	\$ 100,185	\$ 73,934	\$ 44,793	\$ 113,282	\$ 44,043
Investment Securities	202,141	241,915	205,186	235,250	221,890	285,514	305,291	280,115	236,837
Loans Held for Sale	62,286	35,371	74,093	42,111	35,729	15,386	-	-	-
Gross Loans and Leases (Net of Unearned Income)	1,031,821	1,003,434	947,537	935,251	808,396	713,077	626,382	624,328	430,329
Total Intangibles	6,232	6,276	6,242	6,290	6,344	6,398	284	317	-
Total Assets	1,382,745	1,381,703	1,344,429	1,333,675	1,206,800	1,128,395	1,008,709	1,031,755	711,183
Deposits	1,127,553	1,157,995	1,119,866	1,128,722	1,038,460	981,057	879,165	919,782	621,212
Borrowings and Repurchase Agreements	100,000	75,000	70,000	55,000	48,755	34,837	29,494	7,452	12,622
Total Liabilities	1,234,052	1,241,491	1,197,483	1,194,468	1,098,214	1,025,744	913,294	931,277	636,613
Common Equity	139,693	131,211	137,946	130,207	92,086	86,151	79,691	83,977	58,070
Preferred Equity	9,000	9,000	9,000	9,000	16,500	16,500	16,500	16,500	16,500
Total Shareholders' Equity	148,693	140,211	146,946	139,207	108,586	102,651	96,191	100,478	74,570
Tangible Equity *	142,461	133,935	140,704	132,918	102,242	96,253	95,907	100,160	74,570

* Reconciliation provided in non-GAAP tables

Historical Financials

	Three Months Ended March 31,		Twelve Months Ended December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
SELECTED PERFORMANCE RATIOS									
Return on Average Assets (ROAA)	0.96%	0.10%	0.11%	0.72%	0.66%	0.47%	0.62%	1.11%	0.34%
Pre-Tax Pre-Provision Return on Average Assets (PTPP ROAA) *	1.31%	1.12%	1.40%	1.30%	1.11%	1.06%	1.08%	1.20%	0.65%
Return on Average Equity (ROAE)	8.74%	0.95%	1.05%	7.57%	7.08%	4.94%	6.46%	10.56%	2.94%
Return on Average Tangible Equity (ROATE) *	9.12%	1.00%	1.09%	7.99%	7.53%	5.30%	6.48%	10.70%	2.94%
Return on Average Tangible Common Equity (ROATCE) *	9.74%	1.07%	1.17%	9.16%	9.01%	6.43%	7.78%	13.17%	3.83%
Net Interest Margin	3.37%	3.12%	3.20%	3.17%	3.19%	3.20%	3.45%	3.30%	2.73%
Efficiency Ratio **	68.75%	69.42%	63.98%	66.86%	70.96%	71.70%	69.62%	65.10%	76.89%
Non-Interest Income / Average Assets	0.93%	0.65%	0.80%	0.88%	0.78%	0.70%	0.19%	0.23%	0.14%
Non-Interest Expense / Average Assets	2.88%	2.53%	2.49%	2.62%	2.72%	2.68%	2.47%	2.25%	2.16%
Loan and Lease Yield	4.74%	4.24%	4.41%	4.33%	4.53%	4.74%	5.48%	5.50%	5.02%
Deposit Cost	0.88%	0.67%	0.73%	0.59%	0.56%	0.62%	0.71%	0.89%	1.34%

* Reconciliation provided in non-GAAP tables

** Efficiency ratio is non-interest expense divided by the sum of net interest income and non-interest income.

Historical Financials

	Three Months Ended March 31,		Twelve Months Ended December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
PER SHARE OUTSTANDING DATA									
Basic Net Earnings per Share	\$0.27	\$0.03	\$0.13	\$0.98	\$0.89	\$0.59	\$0.75	\$1.20	\$0.29
Diluted Net Earnings per Share	\$0.25	\$0.03	\$0.12	\$0.81	\$0.73	\$0.49	\$0.62	\$1.00	\$0.24
Book Value Per Share, Reported	\$11.87	\$11.70	\$11.91	\$11.62	\$10.74	\$10.17	\$9.54	\$9.65	\$8.13
Tangible Book Value Per Share, Reported*	\$11.34	\$11.14	\$11.37	\$11.06	\$10.00	\$9.41	\$9.51	\$9.61	\$8.13
Book Value Per Share, Adjusted *	\$11.75	\$11.59	\$11.79	\$11.52	\$10.66	\$10.18	\$9.65	\$9.74	\$8.52
Tangible Book Value Per Share, Adjusted *	\$11.26	\$11.07	\$11.29	\$11.00	\$10.04	\$9.55	\$9.63	\$9.71	\$8.52
Shares of Common Stock Outstanding at End of Period	11,773,358	11,218,328	11,582,026	11,204,515	8,577,051	8,471,516	8,353,087	8,705,283	7,142,783
CAPITAL RATIOS (AT PERIOD END)									
Tier 1 Leverage Ratio	10.91%	10.37%	10.77%	10.46%	9.33%	8.56%	8.96%	9.22%	10.31%
Common Equity Tier 1 Capital (Cet1)	10.43%	10.32%	10.70%	10.90%	8.89%	-	-	-	-
Tier 1 Risk-Based Capital	11.11%	11.01%	11.41%	11.61%	10.41%	10.32%	11.14%	11.77%	13.47%
Total Risk-Based Capital Ratio	12.22%	12.13%	12.52%	12.60%	11.42%	11.54%	12.19%	12.86%	14.68%
Total Shareholders' Equity to Total Assets Ratio	10.75%	10.15%	10.93%	10.44%	9.00%	9.10%	9.54%	9.74%	10.49%
Tangible Equity to Tangible Assets *	10.35%	9.74%	10.51%	10.01%	8.52%	8.58%	9.51%	9.71%	10.49%

* Reconciliation provided in non-GAAP tables

Historical Financials

	Three Months Ended March 31,		Twelve Months Ended December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
NON-PERFORMING ASSETS (NPA)									
Non-Performing Loans	\$ 1,329	\$ 13,624	\$ 2,695	\$ 3,619	\$ 2,689	\$ 7,738	\$ 6,552	\$ 8,784	\$ 141
Troubled Debt Restructurings	1,190	1,256	1,206	1,272	125	2,618	-	-	141
Other Real Estate and Repossessed Assets	-	-	-	-	216	575	1,451	1,822	-
Non-Performing Assets	1,329	13,624	2,695	3,619	2,905	8,313	8,003	10,606	141
ASSET QUALITY RATIOS									
Non-Performing Assets / Assets	0.10%	0.99%	0.20%	0.27%	0.24%	0.74%	0.79%	1.03%	0.02%
Non-Performing Loans / Loans	0.13%	1.36%	0.28%	0.39%	0.33%	1.09%	1.05%	1.41%	0.03%
Non-Performing Assets / Loans + OREO	0.13%	1.36%	0.28%	0.39%	0.36%	1.16%	1.27%	1.69%	0.03%
Net Charge-Offs to Average Loans (Periods Annualized)	-0.07%	0.43%	1.09%	0.15%	0.38%	0.15%	0.11%	0.40%	0.14%
Allowance for Loan Losses to Total Loans and Leases	1.41%	1.39%	1.45%	1.24%	1.25%	1.58%	1.35%	1.32%	1.45%
Allowance for Loan to Non-Performing Loans	1095.7%	102.7%	509.1%	321.4%	376.8%	145.8%	129.1%	93.5%	4415.6%

* Reconciliation provided in non-GAAP tables

Historical Financials

	As of March 31,		As of December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
COMPOSITION OF LOANS HELD FOR INVESTMENT									
Commercial Real Estate	\$ 389,757	\$ 360,955	\$ 350,622	\$ 302,322	\$ 251,196	\$ 219,793	\$ 182,392	\$ 177,584	\$ 135,855
Consumer Real Estate	104,224	99,952	102,581	97,015	93,785	82,167	63,893	77,787	51,256
Construction and Land Development	91,953	74,007	82,586	94,491	52,522	46,193	30,217	35,674	24,676
Commercial and Industrial	408,353	420,825	373,248	379,620	353,442	332,914	312,527	279,755	175,518
Consumer	9,524	4,495	6,862	5,974	8,668	7,910	7,939	10,749	12,687
Other Loans	28,010	43,200	31,638	55,829	48,782	28,578	32,132	46,929	30,337
DEPOSIT COMPOSITION									
Non-Interest Bearing	258,161	223,450	301,742	197,788	190,580	157,355	135,448	102,786	66,641
Interest Checking	295,495	335,572	274,681	299,621	189,983	115,915	84,028	60,663	12,655
Savings & Money Market	403,216	421,203	367,245	447,686	437,214	484,600	427,312	544,762	404,775
Time Deposits Less Than \$100,000	36,343	40,014	36,587	41,128	45,902	51,813	46,819	52,844	21,563
Time Deposits Greater Than or Equal to \$100,000	134,339	137,757	139,610	142,500	174,781	171,373	185,482	158,778	115,578

* Reconciliation provided in non-GAAP tables

Historical Financials

	Three Months Ended March 31,		Twelve Months Ended December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
REAL ESTATE - COMMERCIAL AND CONSTRUCTION CONCENTRATIONS									
Construction and Development	\$ 91,953	\$ 74,007	\$ 82,586	\$ 94,491	\$ 52,522	\$ 46,193	\$ 30,217	\$ 35,674	\$ 24,676
Commercial Real Estate and Construction	395,398	334,469	382,300	282,513	198,285	172,803	146,258	150,253	109,988
Construction and Development to Total Risk Based Capital (Reg. 100%)	56.9%	48.5%	52.9%	63.2%	45.3%	42.8%	30.1%	36.7%	32.3%
Coml. Real Estate and Const. to Total Risk Based Capital (Reg. 300%)	244.5%	219.4%	244.8%	188.8%	170.9%	160.0%	145.8%	154.6%	144.0%
MORTGAGE METRICS									
Total Origination Volume	\$ 91,996	\$ 93,162	\$ 440,132	\$ 522,037	\$ 422,323	\$ 253,099	-	-	-
Total Mortgage Loans Sold	97,162	101,118	462,506	523,031	407,941	245,891	-	-	-
Purchase Volume as a % of Originations	71%	72%	77%	67%	72%	76%	-	-	-
Mortgage Fees/Gain on Sale of Loans	1,313	1,216	6,238	7,375	5,962	4,067	-	-	-
Mortgage Fees/Gain on Sale as a % of Loans Sold	1.35%	1.20%	1.35%	1.41%	1.46%	1.65%	-	-	-
Mortgage Fees/Gain on Sale as a % of Total Revenue	9.4%	10.1%	11.8%	14.9%	13.7%	10.2%	-	-	-

Non-GAAP Financial Measures

	Three Months Ended March 31,		Twelve Months Ended December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
PRE-TAX PRE-PROVISION INCOME									
Pre-Tax Income	\$ 3,678	\$ 285	\$ 6,136	\$ 13,590	\$ 11,029	\$ 7,404	\$ 10,157	\$ 6,230	\$ 2,073
Add: Provision for Loan Losses	678	3,405	12,870	2,829	1,651	3,869	938	3,968	1,897
Pre-Tax Pre-Provision Income	4,355	3,690	19,006	16,419	12,680	11,273	11,095	10,197	3,970
PRE-TAX PRE-PROVISION RETURN ON AVERAGE ASSETS									
Total Average Assets	\$1,351,129	\$1,340,237	\$1,357,794	\$1,262,763	\$1,140,760	\$1,064,705	\$1,028,709	\$ 846,901	\$ 612,775
Pre-Tax Pre-Provision Income	4,355	3,690	19,006	16,419	12,680	11,273	11,095	10,197	3,970
Pre-Tax Pre-Provision Return on Average Assets	1.31%	1.12%	1.40%	1.30%	1.11%	1.06%	1.08%	1.20%	0.65%

Non-GAAP Financial Measures

	As of March 31,		As of December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
TANGIBLE EQUITY									
Total Shareholders' Equity	\$ 148,693	\$ 140,211	\$ 146,946	\$ 139,207	\$ 108,586	\$ 102,651	\$ 96,191	\$ 100,477	\$ 74,570
Less: Intangible Assets	6,232	6,276	6,242	6,290	6,344	6,398	284	317	-
Tangible Equity	142,461	133,935	140,704	132,918	102,242	96,253	95,907	100,160	74,570
TANGIBLE COMMON EQUITY									
Tangible Equity	\$ 142,461	\$ 133,935	\$ 140,704	\$ 132,918	\$ 102,242	\$ 96,253	\$ 95,907	\$ 100,160	\$ 74,570
Less: Preferred Equity	9,000	9,000	9,000	9,000	16,500	16,500	16,500	16,500	16,500
Tangible Common Equity	133,461	124,935	131,704	123,918	85,742	79,753	79,407	83,660	58,070
TANGIBLE EQUITY TO TANGIBLE ASSETS									
Tangible Equity	\$ 142,461	\$ 133,935	\$ 140,704	\$ 132,918	\$ 102,242	\$ 96,253	\$ 95,907	\$ 100,160	\$ 74,570
Total Assets	1,382,745	1,381,703	1,344,429	1,333,675	1,206,800	1,128,395	1,009,485	1,031,755	711,183
Less: Intangible Assets	6,232	6,276	6,242	6,290	6,344	6,398	284	317	-
Tangible Assets	1,376,513	1,375,426	1,338,188	1,327,385	1,200,456	1,121,997	1,008,425	1,031,437	711,183
Tangible Equity to Tangible Assets	10.35%	9.74%	10.51%	10.01%	8.52%	8.58%	9.51%	9.71%	10.49%
TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS									
Tangible Common Equity	\$ 133,461	\$ 124,935	\$ 131,704	\$ 123,918	\$ 85,742	\$ 79,753	\$ 79,407	\$ 83,660	\$ 58,070
Tangible Assets	1,376,513	1,375,426	1,338,188	1,327,385	1,200,456	1,121,997	1,008,425	1,031,437	711,183
Tangible Common Equity to Tangible Assets	9.70%	9.08%	9.84%	9.34%	7.14%	7.11%	7.87%	8.11%	8.17%

Non-GAAP Financial Measures

	Three Months Ended March 31,		Twelve Months Ended December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
RETURN ON AVERAGE TANGIBLE EQUITY (ROATE)									
Total Average Shareholder's Equity	\$ 148,276	\$ 141,551	\$ 143,402	\$ 120,123	\$ 106,727	\$ 101,030	\$ 99,153	\$ 88,990	\$ 70,625
Less: Average Intangible Assets	6,238	6,285	6,265	6,318	6,371	6,855	301	1,151	-
Average Tangible Equity	142,037	135,266	137,137	113,805	100,356	94,175	98,852	87,838	70,625
Net Income to Shareholders	3,195	332	1,501	9,097	7,559	4,992	6,408	9,398	2,073
Return on Average Tangible Equity (ROATE)	9.12%	1.00%	1.09%	7.99%	7.53%	5.30%	6.48%	10.70%	2.94%
RETURN ON AVERAGE TANGIBLE COMMON EQUITY (ROATCE)									
Average Tangible Equity	\$ 142,037	\$ 135,266	\$ 137,137	\$ 113,805	\$ 100,356	\$ 94,175	\$ 98,852	\$ 87,838	\$ 70,625
Less: Preferred Equity	9,000	9,000	9,000	14,533	16,500	16,500	16,500	16,500	16,500
Average Tangible Common Equity	133,037	126,266	128,137	99,273	83,856	77,675	82,352	71,338	54,125
Net Income to Shareholders	3,195	332	1,501	9,097	7,559	4,992	6,408	9,398	2,073
Return on Average Tangible Common Equity (ROATCE)	9.74%	1.07%	1.17%	9.16%	9.01%	6.43%	7.78%	13.17%	3.83%
ADJUSTED SHARES OUTSTANDING AT END OF PERIOD									
Shares of Common Stock Outstanding	11,773,358	11,218,328	11,582,026	11,204,515	8,577,051	8,471,516	8,353,087	8,705,283	7,142,783
Shares of Preferred Stock Outstanding	878,049	878,049	878,049	878,049	1,609,756	1,609,756	1,609,756	1,609,756	1,609,756
Adjusted Shares Outstanding at End of Period	12,651,407	12,096,377	12,460,075	12,082,564	10,186,807	10,081,272	9,962,843	10,315,039	8,752,539

Non-GAAP Financial Measures

	As of March 31,		As of December 31,						
(Dollars in thousands, except per share information)	2018	2017	2017	2016	2015	2014	2013	2012	2011
BOOK VALUE PER SHARE, ADJUSTED									
Total Shareholders Equity	\$ 148,693	\$ 140,211	\$ 146,946	\$ 139,207	\$ 108,586	\$ 102,651	\$ 96,191	\$ 100,477	\$ 74,570
Adjusted Shares Outstanding at End of Period	12,651,407	12,096,377	12,460,075	12,082,564	10,186,807	10,081,272	9,962,843	10,315,039	8,752,539
Book Value Per Share, Adjusted	\$11.75	\$11.59	\$11.79	\$11.52	\$10.66	\$10.18	\$9.65	\$9.74	\$8.52
TANGIBLE BOOK VALUE PER SHARE, REPORTED									
Tangible Common Equity	\$ 133,461	\$ 124,935	\$ 131,704	\$ 123,918	\$ 85,742	\$ 79,753	\$ 79,407	\$ 83,660	\$ 58,070
Shares of Common Stock Outstanding	11,773,358	11,218,328	11,582,026	11,204,515	8,577,051	8,471,516	8,353,087	8,705,283	7,142,783
Tangible Book Value Per Share, Reported	\$11.34	\$11.14	\$11.37	\$11.06	\$10.00	\$9.41	\$9.51	\$9.61	\$8.13
TANGIBLE BOOK VALUE PER SHARE, ADJUSTED									
Tangible Equity	\$ 142,461	\$ 133,935	\$ 140,704	\$ 132,918	\$ 102,242	\$ 96,253	\$ 95,907	\$ 100,160	\$ 74,570
Adjusted Shares Outstanding at End of Period	12,651,407	12,096,377	12,460,075	12,082,564	10,186,807	10,081,272	9,962,843	10,315,039	8,752,539
Tangible Book Value Per Share, Adjusted	\$11.26	\$11.07	\$11.29	\$11.00	\$10.04	\$9.55	\$9.63	\$9.71	\$8.52

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